

## ABSTRACT OF THE DISCLOSURE

[0099] A message exchange server, method and software are disclosed. An exemplary exchange server allows a plurality of users to communicate with each other is operated so that paying users may communicate with all of the plurality of users using the device and non-paying users are restricted from communicating with other non-paying users. Example embodiments prevent non-paying users from hearing personal greetings of other non-paying users; non-paying users may from sending messages to non-paying users; or non-paying users may from bridging telephone calls with other non-paying users.

Corresponding paying users, on the other hand, may hear all personal greetings; send messages to all users; bridge calls with all users. Additionally the server may allow a charge associated with sending a message from a message originator to a recipient at a message exchange server to be allocated based on an indicator received from the message originator. This indicator indicates whether the charge is to be borne by the originator or by the recipient. If the charge is to be borne by the recipient, the recipient may later agree to assume the charge and hear the message, or decline the charge without hearing the message.

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